

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CYTOYS GULLEY

§ § §

Case No. 05-72214

## Debtors

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/03/2005.
- 2) The plan was confirmed on 08/19/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/28/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/03/2007.
- 5) The case was completed on 07/22/2009.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,750.00.
- 10) Amount of unsecured claims discharged without full payment: \$16,480.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 14,496.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 14,496.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,164.41	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 966.48	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,130.89</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	2,200.00	3,164.41	3,164.41	3,164.41	0.00
CITIFINANCIAL MORTGAGE	Sec	0.00	10,716.98	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	12,000.00	7,767.42	7,767.42	7,767.42	0.00
TRANS WORLD SYSTEMS, INC.	Uns	50.00	50.00	0.00	0.00	0.00
BALLY TOTAL FITNESS	Uns	575.00	575.00	0.00	0.00	0.00
CHOICE ONE COMMUNICATIONS	Uns	140.00	140.00	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	175.00	175.00	0.00	0.00	0.00
COMED CO	Uns	700.00	700.00	0.00	0.00	0.00
COMED CO	Uns	900.00	900.00	0.00	0.00	0.00
CRUSADER CLINIC	Uns	330.00	330.00	0.00	0.00	0.00
DIRECTV	Uns	315.00	315.00	0.00	0.00	0.00
AFNI	Uns	580.00	580.00	0.00	0.00	0.00
CREDIT BUREAU ENTERPRISES	Uns	380.00	380.00	0.00	0.00	0.00
HHM EMERGENCY SERVICES	Uns	500.00	500.00	0.00	0.00	0.00
IHC SWEDISH AMERICAN	Uns	250.00	250.00	0.00	0.00	0.00
JANET WATTLES CENTER	Uns	75.00	75.00	0.00	0.00	0.00
ATTORNEY MICHAEL A. ANILERI	Uns	640.00	640.00	0.00	0.00	0.00
NICOR GAS	Uns	730.00	1,036.20	1,036.20	566.88	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NICOR GAS	Uns	740.00	740.00	0.00	0.00	0.00
PROFESSIONAL CREDIT SERVICE	Uns	300.00	300.00	0.00	0.00	0.00
NCO FINANCIAL	Uns	150.00	150.00	0.00	0.00	0.00
WOLPOFF & ABRAMSON, L.L.P.	Uns	600.00	600.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	580.00	580.00	0.00	0.00	0.00
RISK MANAGEMENT	Uns	550.00	550.00	0.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	190.00	205.10	205.10	112.21	0.00
RMH GENETICS	Uns	140.00	140.00	0.00	0.00	0.00
ROCK RIVER WATER	Uns	375.00	601.82	601.82	329.24	0.00
CREDITOR SERVICES	Uns	300.00	300.00	0.00	0.00	0.00
ALLIED BUSINESS ACCOUNTS INC	Uns	1,500.00	1,500.00	0.00	0.00	0.00
ROCKFORD HEALTH SYSTEMS/	Uns	900.00	900.00	0.00	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	2,600.00	193.00	193.00	105.59	0.00
ROCKFORD RADIOLOGY	Uns	95.00	95.00	0.00	0.00	0.00
ROCKFORD UROLOGICAL	Uns	215.00	215.00	0.00	0.00	0.00
MCCARTHY, BURGESS & WOLFF	Uns	2,200.00	2,200.00	0.00	0.00	0.00
SWEDISH AMERICAN ER	Uns	315.00	582.92	582.92	318.90	0.00
OMNI CREDIT SERVICES	Uns	250.00	250.00	0.00	0.00	0.00
DENNIS A BREBNER & ASSOCIATES	Uns	900.00	304.62	304.62	166.65	0.00
TALK AMERICA	Uns	200.00	200.00	0.00	0.00	0.00
B-LINE LLC	Uns	0.00	1,824.67	1,824.67	998.22	0.00
SPRINT SPECTRUM LP dba SPRINT	Uns	0.00	1,824.67	0.00	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,767.42	\$ 7,767.42	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 7,767.42	\$ 7,767.42	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 4,748.33	\$ 2,597.69	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,130.89	
Disbursements to Creditors	\$ 10,365.11	
<b>TOTAL DISBURSEMENTS:</b>		\$ 14,496.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/29/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.